

Information to identify the case:

Debtor 1	<u>Michael Joseph McCaffrey</u>	Social Security number or ITIN	xxx-xx-3485
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather Joan McCaffrey</u>	Social Security number or ITIN	xxx-xx-4741
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-36072-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Joseph McCaffrey

Heather Joan McCaffrey

6/7/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Joseph McCaffrey
Heather Joan McCaffrey
Debtors

Case No. 17-36072-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 3

Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Joseph McCaffrey, Heather Joan McCaffrey, 25 Britten Road, Green Village, NJ 07935-3001
517282529	#+ Ally, PO BOX 9014, Coppell, TX 75019-9014
517256670	+ College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923
517256675	+ Harrison Endosurgical Center, 620 Essex Street, 3rd Floor, Harrison, NJ 07029-2134
517256676	+ JAG Physical Therapy, 461 Main Street, Chatham, NJ 07928-2102
517256677	+ Madison Dental Assoc., 50 Main Street, Madison, NJ 07940-1893
517256678	Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611
517256680	Sports Training Physical Therapy, P.O. Box 2090, Tarrytown, NY 10591-9090
517256688	+ Tri-County Orthopedics, P.O. Box 1446, Morristown, NJ 07962-1446

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517256664	+ EDI: GMACFS.COM	Jun 08 2023 00:37:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
517343624	Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 21:09:10	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517256665	+ Email/PDF: bncnotices@becket-lee.com	Jun 07 2023 21:09:04	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517256669	Email/Text: EBN_Brea@meduitrcm.com	Jun 07 2023 20:51:00	CMRE Financial Svcs Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821
517256666	+ EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517256668	+ EDI: CITICORP.COM	Jun 08 2023 00:37:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517256671	+ EDI: WFNNB.COM	Jun 08 2023 00:37:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517256672	+ EDI: WFNNB.COM	Jun 08 2023 00:37:00	Comenity Bank/Talbots, Po Box 182125, Columbus, OH 43218-2125
517256673	+ EDI: CCS.COM	Jun 08 2023 00:37:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

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517256674	+ EDI: CITICORP.COM	Jun 08 2023 00:37:00	Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517256667	EDI: JPMORGANCHASE	Jun 08 2023 00:37:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517282534	+ Email/Text: watnerlaw@gmail.com	Jun 07 2023 20:51:00	Madison Dental Associates, c/o David B Watner Esq, 1129 Bloomfield Ave. #208, West Caldwell, NJ 07006-7123
517256679	+ Email/Text: clientservices@simonsagency.com	Jun 07 2023 20:51:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517256681	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256682	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256683	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256684	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256685	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256686	+ EDI: RMSC.COM	Jun 08 2023 00:37:00	Synchrony Bank/PayPal Cr, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517256687	+ EDI: WTRRN BANK.COM	Jun 08 2023 00:37:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
517271127	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Jun 07 2023 20:51:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517379403	+ EDI: AIS.COM	Jun 08 2023 00:37:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517256689	EDI: VERIZONCOMB.COM	Jun 08 2023 00:37:00	Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Drive #550, Saint Charles, MO 63304-2225
517256690	+ Email/Text: vci.bkcy@vwcredit.com	Jun 07 2023 20:51:00	Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003
517256691	EDI: WFFC.COM	Jun 08 2023 00:37:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
517342961	+ EDI: WFFC2	Jun 08 2023 00:37:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517473663	*+	College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
Andy Winchell	on behalf of Debtor Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Plaintiff Michael Joseph McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Andy Winchell	on behalf of Joint Debtor Heather Joan McCaffrey andy@winchlaw.com awinchellecf@gmail.com;katharine@winchlaw.com;winchellar94173@notify.bestcase.com
Brian Patrick Matthews	on behalf of Defendant WELLS FARGO BANK BMatthews@reedsmith.com
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Diane A. Bettino	on behalf of Defendant WELLS FARGO BANK dbettino@reedsmith.com kcamarda@reedsmith.com
Diane A. Bettino	on behalf of Creditor WELLS FARGO BANK NA dbettino@reedsmith.com, kcamarda@reedsmith.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NA ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Ethan R. Buttner	on behalf of Defendant WELLS FARGO BANK ebuttner@reedsmith.com
John O. Lukanski	on behalf of Creditor WELLS FARGO BANK NA jlukanski@reedsmith.com, jlukanski@reedsmith.com
John O. Lukanski	on behalf of Defendant WELLS FARGO BANK jlukanski@reedsmith.com jlukanski@reedsmith.com
Leidy J Gutierrez	on behalf of Creditor WELLS FARGO BANK NA lgutierrez@reedsmith.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark E. Hall	on behalf of Mediator Mark Hall mhall@foxrothschild.com cbrown@foxrothschild.com
Thomas R. Dominczyk	on behalf of Creditor Ally Bank tdominczyk@mauricewutscher.com thomas-dominczyk-5025@ecf.pacerpro.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16